

IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
EASTERN DIVISION

IN RE: JASON T CLEMENTS  
DEBORA L CLEMENTS  
661 E ROYAL FOREST BLVD  
COLUMBUS, OH 43214

Case No: 12-51152

Chapter 13

Judge: John E. Hoffman Jr.

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CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT  
AND CASE HISTORY

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The above case having been COMPLETED on October 29, 2015, the Trustee has filed this Certification of Final Payment and Case History and has attached a detailed record of all receipts and disbursements. A review of the case file at the Bankruptcy Court did not reveal any filed proofs of claims other than as herein set forth.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and the disbursements since the issuance of the Certification of Final Payment and Case History.

Interim Bankruptcy Rule 1007(b) (7) requires the Chapter 13 debtor to file a statement regarding completion of a course in personal financial management prepared as prescribed by the appropriated official form. The statement required by this section shall be filed by the debtor no later than the last payment made by the debtor as required by the plan of the filing of a motion of a discharge.

Within twenty-one (21) days of the filing of this Chapter 13 Trustee's Certification of the Final Payment and Case History, debtors shall file with the Court the Debtor(s)' Certification Regarding Issuance of Discharge Order. The form can be viewed on the Trustee's website at [www.13network.com](http://www.13network.com).

/s/ Faye D. English

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FAYE D. ENGLISH TRUSTEE  
CHAPTER 13 TRUSTEE  
ONE COLUMBUS  
10 WEST BROAD ST., SUITE 900  
COLUMBUS, OH 43215-3449  
(614)420-2555

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SOUTHERN DISTRICT OF OHIO  
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The Case was commenced on February 16, 2012.  
The plan was confirmed on April 18, 2012.  
The Case was concluded on October 29, 2015.

A FINAL REPORT will be filed with the Court after all checks issued by the Trustee have been paid. That report will account for any receipts and disbursements since the issuance of the Certification of Final Payment and Case History.

THIS CASE IS COMPLETED AND THE DEBTOR IS ENTITLED TO A DISCHARGE.

RECEIPTS: Amount paid to the Trustee by or for the Debtor for benefit of creditors: 91,698.56

DISBURSEMENTS TO CREDITORS:

DIVIDEND TO UNSECURED: 1.23%

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
ASSET ACCEPTANCE LLC 00009 UNSECURED	36.35	36.35	0.00	0.00
Asset Acceptance LLC 00005 UNSECURED	Not filed	0.00	0.00	0.00
BANK OF AMERICA 00001 MORTGAGE	Continuing	54,578.22	0.00	0.00
BANK OF AMERICA 00002 PRE-PET MTG ARREARS	24,405.65	24,405.65	0.00	0.00
Chase 00007 UNSECURED	Not filed	0.00	0.00	0.00
CHRISTOPHER J SPIROFF ESQ 00019 ADDITIONAL ATTORNEY FEES	63.79	63.79	0.00	0.00
DEBORA L CLEMENTS 00000 DEBTOR REFUND	0.00	0.00	0.00	0.00
Ffcc-Columbus Inc 00008 UNSECURED	Not filed	0.00	0.00	0.00
HSBC Bank 00011 UNSECURED	Not filed	0.00	0.00	0.00
INSOLVE RECOVERY LLC 00010 UNSECURED	15.72	15.72	0.00	0.00
INTERNAL REVENUE SERVICE 00018 UNSECURED	1.61	1.61	0.00	0.00
INTERNAL REVENUE SERVICE 00003 SECURED	702.09	702.09	0.00	0.00
INTERNAL REVENUE SERVICE 00004 PRIORITY	3,828.36	3,828.36	0.00	0.00

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY**

CASE NO. 12-51152 JASON T CLEMENTS and DEBORA L CLEMENTS

NAME OF CREDITOR/ CLAIM NUMBER	AMOUNT ALLOWED	AMOUNT PAID PRINCIPAL	INTEREST	BALANCE DUE
JASON T CLEMENTS 00000 DEBTOR REFUND	0.00	0.00	0.00	0.00
JASON T CLEMENTS 00000 DEBTOR REFUND	1,192.44	1,192.44	0.00	0.00
JS & ASSOCIATES APPRAISAL SVCS 00017 APPRAISER	175.00	175.00	0.00	0.00
OHIO ATTORNEY GENERAL STATE OF OHIO 00020 PRIORITY	2,414.19	2,414.19	0.00	0.00
OHIO ATTORNEY GENERAL STATE OF OHIO 00021 UNSECURED	79.80	79.80	0.00	0.00
Pharia LLC 00006 UNSECURED	6.32	6.32	0.00	0.00
Physicians Credit Bure 00013 UNSECURED	Not filed	0.00	0.00	0.00
Physicians Credit Bure 00012 UNSECURED	Not filed	0.00	0.00	0.00
QUANTUM3 GROUP LLC as agent for 00015 UNSECURED	103.64	103.64	0.00	0.00
SALLIE MAE INC 00014 UNSECURED	88.05	88.05	0.00	0.00
Webbank/Dfs 00016 UNSECURED	Not filed	0.00	0.00	0.00
Previously refunded during pendency of case	1,192.44	1,192.44		
Debtor refund to be issued upon the approval of the Final Report and Account	987.05	987.05		

**SUMMARY OF CLAIMS ALLOWED AND PAID:**

	SECURED	PRIORITY	UNSECURED	CONT DEBTS	SPECIAL	TOTAL
ALLOWED	25,171.53	6,242.55	27,016.86	0.00	2,179.49	60,610.43
PRIN PAID	25,171.53	6,242.55	331.49	54,578.22	2,179.49	88,503.28
INT PAID	0.00	0.00	0.00	0.00		0.00
TOTAL PAID:						88,503.28

**OTHER DISBURSEMENT UNDER ORDER OF COURT:**

DEBTOR'S ATTORNEY CHRISTOPHER J SPIROFF ESQ	ALLOWED 500.00	TOTAL PAID 500.00
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**COURT AND OTHER EXPENSES OF ADMINISTRATION:**

TRUSTEE'S % FEE 3,707.17	OTHER COSTS 0.00	NOTICE FEES 5.55	TOTAL PAID 3,712.72
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Dated: 11/12/2015

/s/ Faye D. English

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY**

CASE NO. 12-51152 JASON T CLEMENTS and DEBORA L CLEMENTS

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CERTIFICATION AND OPPORTUNITY TO OBJECT

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The debtor having completed payments under the plan and the Trustee having filed a Chapter 13 Trustee's Certification of Final Payment and Case History;

NOTICE is hereby given that if an interested party desires to object to the accounting or to any part thereof they must file an objection and a request for hearing within twenty-one (21) days of the service of this Certification or the Court will close the estate and the Trustee and the surety will be released on the Trustee's bond. Any objection must set forth with specificity the facts on which the objection is based and be served on the Trustee, debtor, and debtor's attorney.

A Trustee's Final Report and Notice to Clerk That Case Can Be Closed will be filed with the Court after all checks issued by the Trustee have been paid. No notice will be given of the filing of the Final Report as this notice is intended to comply with L.B.R.2002-1(a)(2)(C).

Faye D. English, Chapter 13 Trustee, does hereby certify the estate has been fully administered except for any uncleared checks issued by the Trustee and that the attached is an accounting of all receipts and disbursements made herein as of the date of the issuance of this Trustee's Certification of Final Payment and Case History.

/s/ Faye D. English

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FAYE D. ENGLISH TRUSTEE  
CHAPTER 13 TRUSTEE  
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<b>CERTIFICATE OF SERVICE</b>
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I hereby certify that a copy of the foregoing Chapter 13 Trustee's Certification of Final Payment and Case History was served on the following registered ECF participants, electronically through the Court's ECF System at the e-mail address registered with the Court, or by ordinary U.S. mail, postage prepaid, on this date.

Dated 11/12/2015

/s/ Faye D English

Electronically signed by  
Faye D English, Chapter 13 Trustee

By the Court's ECF System:

Asst. U.S. Trustee  
Faye D English, Chapter 13 Trustee  
, Attorney for Debtor

By ordinary U.S. Mail addressed to:

**Plus all parties on the attached Creditor  
Matrix**

**CHAPTER 13 TRUSTEE'S CERTIFICATION OF FINAL PAYMENT AND CASE HISTORY**  
CASE NO. 12-51152 JASON T CLEMENTS and DEBORA L CLEMENTS

Creditor Matrix for Case Number 12-51152

Creditor Name	Address	City	State	Zip Code
Bank of America, NA				000000000
InSolve Recovery, LLC	PO Box 269093	Oklahoma City	OK	731269093
JS & Associates Appraisal Services, LLC	P.O. Box 29637	Columbus	OH	432290637
Ohio Department of Taxation				000000000
Quantum3 Group LLC	MOMA Funding LLC PO Box 788	Kirkland	WA	980830788
Asset Acceptance LLC	Po Box 2036	Warren	MI	480900000
Asset Acceptance Llc	Po Box 1630	Warren	MI	480900000
Asst US Trustee (Col)	Office of the US Trustee 170 North High Street	Columbus	OH	432150000
Bank of America, N.A.	450 American Street	Simi Valley	CA	930650000
Bank of America, NA	Bankruptcy Department Mail Stop CA6-919-01-23	Simi Valley	CA	930650000
Cap One	Po Box 85520	Richmond	VA	232850000
Chase	Po Box 15298	Wilmington	DE	198500000
Ffcc-Columbus Inc	1550 Old Henderson Rd St	Columbus	OH	432200000
Fifth Third Bank	5050 Kingsley Dr	Cincinnati	OH	452270000
GE Capital Retail Bank	Attn: Bankruptcy Department PO Box 960061	Orlando	FL	328960661
Gecrb/American Residnt	Po Box 981439	El Paso	TX	799980000
Hsbc Bank	Po Box 5253	Carol Stream	IL	601970000
InSolve Recovery LLC by American InfoSource	PO Box 269093	Oklahoma City	OK	731269093

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Internal Revenue Service	P.O. Box 7346	Philadelphia	PA	191017346
Julia E. Steelman, Esq.	Lerner Sampson & Rothfuss P.O. Box 5480	Cincinnati	OH	452015480
Ohio Department of Taxation	Bankruptcy Division P.O. Box 530	Columbus	OH	432160000
PHARIA L.L.C.	C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE	SEATTLE	WA	981210000
Physicians Credit Bure	400 5500 New Albany Rd Ste 2	Westerville	OH	430820000
Quantum3 Group LLC as agent for	MOMA Funding LLC PO Box 788	Kirkland	WA	980830788
Sallie Mae	Po Box 9500	Wilkes Barre	PA	187730000
Sallie Mae	c/o Sallie Mae Inc. 220 Lasley Ave	Wilkes-Barre	PA	187060000
TARGET NATIONAL BANK	C O WEINSTEIN AND RILEY, PS 2001 WESTERN AVENUE, STE	SEATTLE	WA	981210000
Target Nb	400 Po Box 673	Minneapolis	MN	554400000
U. S. Attorney	303 Marconi Blvd. Suite 200	Columbus	OH	432150000
U.S. Attorney	303 Marconi Blvd. Suite 200	Columbus	OH	432150000
Webbank/Dfs	1 Dell Way	Round Rock	TX	786820000
Christopher John Spiroff	Spiroff Law Office 1180 South High Street	Columbus	OH	432060000
Debora L. Clements	661 East Royal Forest Blvd.	Columbus	OH	432140000
Faye D. English	Chapter 13 Trustee 10 West Broad Street	Columbus	OH	432153449
Jason T. Clements	661 East Royal Forest Blvd.	Columbus	OH	432140000